Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1.   (Currently amended) An authentication management apparatus, comprising:

a receiver configured to receive customer ID information from a customer mobile communication device, store ID information, transfer source store account information, and monetary amount information from a store communication terminal;

an authentication device configured to authenticate the customer ID information, the transfer source store account information, and the store ID information by communicating with a second authentication management apparatus of an authentication manager, wherein the second authentication management apparatus is configured to receive customer account information of [[an]]a customer account into which the monetary amount is to be deposited; and

a transfer device configured to transfer money indicated by the monetary amount information from a store account indicated by [[with]]the authenticated transfer source store [[ID]]account information to the customer account associated with the authenticated customer ID information.

2.   (Cancelled)

3.   (Previously Presented)   The authentication management apparatus in accordance with Claim 1, wherein the authentication management apparatus is configured to stop the transfer device from transferring the money in response to receiving cancel information from the store communication terminal.

4.   (Currently amended) A store communication terminal, comprising:

a memory configured to store transfer source store account information and store ID information;

a receiver configured to receive customer ID information from a customer mobile communication device;

an input device configured to input monetary amount information that a store is to pay a customer; and

a transmitter configured to transmit the store ID information, the transfer source store account information, the customer ID information and the monetary amount information to an authentication management apparatus that authenticates the store ID information, the transfer source store account information, and the customer ID information by communicating with a second authentication management apparatus of an authentication manager, wherein the second authentication management apparatus is configured to receive customer account information of [[an]]a customer account into which the monetary amount is to be deposited.

5.   (Currently amended) The store communication terminal in accordance with Claim 4, wherein the input device is further configured to input the transfer source

store account information ~~and the transmitter is configured to transmit the transfer source~~ ~~store account information to the authentication management apparatus.~~

6.   (Currently amended) The store communication terminal in accordance with Claim 4, wherein the transmitter is <u>further</u> configured to transmit the store ID information, <u>the transfer source store account information,</u> the customer ID information, and the monetary amount information to the customer mobile communication device, ~~as~~ ~~well as to the authentication management apparatus~~.

7.   (Previously Presented)   The store communication terminal in accordance with Claim 4, wherein the store communication terminal is a mobile communication terminal.

8.   (Previously Presented)   The store communication terminal in accordance with Claim 4, wherein the store communication terminal comprises a pawnshop communication terminal.

9.   (Previously Presented)   The store communication terminal in accordance with Claim 4, wherein the store communication terminal comprises a lottery money-exchanging device.

10.   (Previously Presented)   The store communication terminal in accordance with Claim 4, wherein the store communication terminal comprises a prize-exchanging booth of a pachinko device.

11.   (Currently amended) The store communication terminal in accordance with Claim [[5]] 4, wherein the transmitter is configured to transmit the store ID information, the transfer source store account information, the customer ID information, the monetary amount information, and the transfer source store account information to the customer mobile communication device, as well as to the authentication management apparatus.

12.   (Previously Presented) The store communication terminal in accordance with Claim 5, wherein the store communication terminal is a mobile communication terminal.

13.   (Previously Presented) The store communication terminal in accordance with Claim 5, wherein the store communication terminal comprises a pawnshop communication terminal.

14.   (Previously Presented) The store communication terminal in accordance with Claim 5, wherein the store communication terminal comprises a lottery money-exchanging device.

15.   (Previously Presented) The store communication terminal in accordance with Claim 5, wherein the store communication terminal comprises a prize-exchanging booth of a pachinko device.

16.   (Previously Presented) The store communication terminal in accordance with Claim 6, wherein the store communication terminal is a mobile communication terminal.

17.   (Previously Presented) The store communication terminal in accordance with Claim 6, wherein the store communication terminal comprises a pawnshop communication terminal.

18.   (Previously Presented) The store communication terminal in accordance with Claim 6, wherein the store communication terminal comprises a lottery money-exchanging device.

19.   (Previously Presented) The store communication terminal in accordance with Claim 6, wherein the store communication terminal comprises a prize-exchanging booth of a pachinko device.

20.   (Previously Presented) The store communication terminal in accordance with Claim 11, wherein the store communication terminal is a mobile communication terminal.

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21. (Previously Presented) The store communication terminal in accordance with Claim 11, wherein the store communication terminal comprises a pawnshop communication terminal.

22. (Previously Presented) The store communication terminal in accordance with Claim 11, wherein the store communication terminal comprises a lottery money-exchanging device.

23. (Previously Presented) The store communication terminal in accordance with Claim 11, wherein the store communication terminal comprises a prize-exchanging booth of a pachinko device.

24. (Currently amended) A method, comprising:

receiving, using a processing device, customer ID information from a customer mobile communication device, store ID information, transfer source store account information, and monetary amount information;

authenticating, using the processing device, the customer ID information, the transfer source store account information, and the store ID information by communicating with an authentication management apparatus of an authentication manager, wherein the authentication management apparatus is configured to receive customer account information of [[an]]a customer account into which the monetary amount is to be deposited; and

transferring, using the processing device, money indicated by the monetary amount information from a store account <u>indicated by</u> [[with]] the authenticated <u>transfer source</u> store [[ID]]<u>account</u> information to the <u>customer</u> account <u>associated</u> with the authenticated customer ID information.

25.   (Currently amended) A method, comprising:

receiving, using a processing device, customer ID information from a customer mobile communication device;

receiving, using the processing device, monetary amount information that a store is to pay a customer from an input device; and

transmitting, using the processing device, store ID information, <u>transfer source store account information,</u> the customer ID information, and the monetary amount information to an authentication management apparatus that authenticates the store ID information<u>, the transfer source store account information,</u> and the customer ID information by communicating with a second authentication management apparatus of an authentication manager, wherein the second authentication management apparatus is configured to receive ~~customer account~~ information of [[an]]<u>a customer</u> account into which the monetary amount is to be deposited.

26.   (Currently amended) A tangible computer-readable medium having stored thereon computer-executable instructions<u>, execution of which</u> ~~that, when executed~~ by a computing device [[,]] cause the computing device to:

receive, using a processing device, customer ID information from a customer mobile communication device, store ID information, <u>transfer source store account information,</u> and monetary amount information;

authenticate, using the processing device, the customer ID information<u>,</u> <u>transfer source store account information,</u> and the store ID information by communicating with an authentication management apparatus of an authentication manager, wherein the authentication management apparatus is configured to receive ~~customer account~~ information of [[an]]<u>a customer</u> account into which the monetary amount is to be deposited; and

transfer, using the processing device, money indicated by the monetary amount information from a store account with the authenticated store ID information to the <u>customer</u> account with the authenticated customer ID information.

27.   (Currently amended) A tangible computer-readable medium having stored thereon computer-executable instructions<u>, execution of which</u> ~~that, when executed~~ by a computing device [[,]] cause the computing device to:

receive, using a processing device, customer ID information from a customer mobile communication device;

receive, using the processing device, monetary amount information that a store is to pay a customer from an input device; and

transmit, using the processing device, store ID information, <u>transfer</u> <u>source store account information,</u> the customer ID information, and the monetary amount information to an authentication management apparatus that authenticates the store ID

information, the transfer source store account information, and the customer ID information by communicating with a second authentication management apparatus of an authentication manager, wherein the second authentication management apparatus is configured to receive ~~customer account~~ information of [[an]]a customer account into which the monetary amount is to be deposited.

28.   (Previously Presented)   The authentication management apparatus in accordance with Claim 1, wherein the authentication management apparatus, the store communication terminal, and the customer mobile communication device communicate with each other through an Internet network.

29.   (Currently amended) The store communication terminal in accordance with Claim 4, wherein the store communication terminal, the customer mobile communication device, and the authentication management apparatus communicate with each other through an Internet net[[ ]]work.

30.   (Previously Presented)   The authentication management apparatus of claim 1, further comprising:

an opening of the authentication management apparatus that is configured to receive the customer mobile communication device.

31.   (Previously Presented)   The authentication management apparatus of claim 30, wherein the customer mobile communication device is a mobile phone.